



LOUISIANA INSURANCE
RATING COMMISSION

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COMMISSIONER OF INSURANCE
STATE OF LOUISIANA

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Bulletin LIRC 94-03

DATE: MAY 13, 1994

**TO: ALL PROPERTY AND CASUALTY INSURANCE COMPANIES MAKING
RATE AND RULE FILINGS IN LOUISIANA**

**RE: POLICY FORMS APPROVAL
PUNITIVE AND/OR EXEMPLARY DAMAGES
LIQUOR LIABILITY**

The purpose of this bulletin is to inform all property and casualty insurance companies required to file policy forms with the Louisiana Department of Insurance (the "Department"), of a change regarding policy forms approval.

Previously, policy forms containing provisions excluding coverage for punitive and/or exemplary damages or liquor liability had been disapproved by the Department in reliance upon certain opinions of the Attorney General of Louisiana. Those opinions have been superseded by recent jurisprudential decisions.

Therefore, as of April 6, 1994, the Department is no longer disapproving policy forms containing provisions which exclude coverage for punitive and/or exemplary damages or liquor liability.

Companies may submit endorsements to their approved policy forms, excluding coverage for such damages and/or liability. Any such filings must be accompanied by a rate filing either adjusting rates accordingly or explaining why no adjustment is necessary.

If there are any questions, please contact Ray Lafield at (504) 342-1251.



Chris Faser, III
Deputy Commissioner/LIRC